

Fill in this information to identify the case:

Debtor 1	DAVID FAKO
Debtor 2 (Spouse, if filing)	KELLEY FAKO
United States Bankruptcy Court for the:	Western District of Pennsylvania
Case Number:	20-70019JAD

**Form 4100N****Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**Part 1: Mortgage Information**

Name of creditor:	PA STATE EMPLOYEES CU/PSECU	Court claim no. (if known):	12
Last 4 digits of any number you use to identify the debtor's account	8 4 7 3		
Property Address:	12 HARMONY DR INDIANA PA 15701		

**Part 2: Cure Amount**

Total cure disbursments made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ 101.45
b. Prepetition arrearage paid by the trustee:	(b) \$ 101.45
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ 0.00
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ 0.00
e. Allowed postpetition arrearage:	(e) \$ 0.00
f. Postpetition arrearage paid by the trustee :	+ (f) \$ 0.00
g. Total. Add lines b, d, and f.	(g) \$ 101.45

**Part 3: Postpetition Mortgage Payment**

Check one

Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ 123.18

The next postpetition payment is due on

4 / 1 / 2025  
MM / DD / YYYY
 Mortgage is paid directly by the debtor(s).

Debtor 1 DAVID FAKO  
Name

Case number (*if known*) 20-70019JAD

**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

J/s/ Ronda J. Winnecour  
Signature

Date 02/27/2025

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmeccf@chapter13trusteewdpacom

Debtor 1 **DAVID FAKO**  
Name

Case number (if known) **20-70019JAD**

### Disbursement History

Date	Check #	Name	Posting Type	Amount
<b>MORTGAGE ARR. (Part 2 (b))</b>				
11/24/2020	1179565	PA STATE EMPLOYEES CU/PSECU	AMOUNTS DISBURSED TO CREDITOR	36.32
01/25/2021	1185486	PA STATE EMPLOYEES CU/PSECU	AMOUNTS DISBURSED TO CREDITOR	42.24
02/22/2021	1188612	PA STATE EMPLOYEES CU/PSECU	AMOUNTS DISBURSED TO CREDITOR	22.89
				<u>101.45</u>
<b>MORTGAGE REGULAR PAYMENT (Part 3)</b>				
08/25/2020	1170310	PA STATE EMPLOYEES CU/PSECU	AMOUNTS DISBURSED TO CREDITOR	768.71
10/26/2020	1176499	PA STATE EMPLOYEES CU/PSECU	AMOUNTS DISBURSED TO CREDITOR	126.09
11/24/2020	1179565	PA STATE EMPLOYEES CU/PSECU	AMOUNTS DISBURSED TO CREDITOR	137.39
12/21/2020	1182506	PA STATE EMPLOYEES CU/PSECU	AMOUNTS DISBURSED TO CREDITOR	71.81
01/25/2021	1185486	PA STATE EMPLOYEES CU/PSECU	AMOUNTS DISBURSED TO CREDITOR	107.65
02/22/2021	1188612	PA STATE EMPLOYEES CU/PSECU	AMOUNTS DISBURSED TO CREDITOR	89.73
03/26/2021	1191915	PA STATE EMPLOYEES CU/PSECU	AMOUNTS DISBURSED TO CREDITOR	89.73
04/26/2021	1195161	PA STATE EMPLOYEES CU/PSECU	AMOUNTS DISBURSED TO CREDITOR	89.73
05/25/2021	1198270	PA STATE EMPLOYEES CU/PSECU	AMOUNTS DISBURSED TO CREDITOR	89.73
06/25/2021	1201458	PA STATE EMPLOYEES CU/PSECU	AMOUNTS DISBURSED TO CREDITOR	89.73
07/26/2021	1204660	PA STATE EMPLOYEES CU/PSECU	AMOUNTS DISBURSED TO CREDITOR	89.73
08/26/2021	1207799	PA STATE EMPLOYEES CU/PSECU	AMOUNTS DISBURSED TO CREDITOR	89.73
09/24/2021	1210900	PA STATE EMPLOYEES CU/PSECU	AMOUNTS DISBURSED TO CREDITOR	89.73
10/25/2021	1213977	PA STATE EMPLOYEES CU/PSECU	AMOUNTS DISBURSED TO CREDITOR	89.73
11/22/2021	1217013	PA STATE EMPLOYEES CU/PSECU	AMOUNTS DISBURSED TO CREDITOR	75.85
12/23/2021	1220096	PA STATE EMPLOYEES CU/PSECU	AMOUNTS DISBURSED TO CREDITOR	103.61
01/26/2022	1223153	PA STATE EMPLOYEES CU/PSECU	AMOUNTS DISBURSED TO CREDITOR	89.73
02/23/2022	1226026	PA STATE EMPLOYEES CU/PSECU	AMOUNTS DISBURSED TO CREDITOR	89.73
03/25/2022	1228990	PA STATE EMPLOYEES CU/PSECU	AMOUNTS DISBURSED TO CREDITOR	89.73
05/25/2022	1235073	PA STATE EMPLOYEES CU/PSECU	AMOUNTS DISBURSED TO CREDITOR	172.78
06/27/2022	1238105	PA STATE EMPLOYEES CU/PSECU	AMOUNTS DISBURSED TO CREDITOR	94.87
07/26/2022	1241040	PA STATE EMPLOYEES CU/PSECU	AMOUNTS DISBURSED TO CREDITOR	94.87
08/24/2022	1243935	PA STATE EMPLOYEES CU/PSECU	AMOUNTS DISBURSED TO CREDITOR	105.65
09/27/2022	1246803	PA STATE EMPLOYEES CU/PSECU	AMOUNTS DISBURSED TO CREDITOR	105.65
10/25/2022	1249614	PA STATE EMPLOYEES CU/PSECU	AMOUNTS DISBURSED TO CREDITOR	111.22
11/23/2022	1252396	PA STATE EMPLOYEES CU/PSECU	AMOUNTS DISBURSED TO CREDITOR	111.22
12/22/2022	1255147	PA STATE EMPLOYEES CU/PSECU	AMOUNTS DISBURSED TO CREDITOR	116.90
01/26/2023	1257882	PA STATE EMPLOYEES CU/PSECU	AMOUNTS DISBURSED TO CREDITOR	120.74
02/23/2023	1260476	PA STATE EMPLOYEES CU/PSECU	AMOUNTS DISBURSED TO CREDITOR	120.74
03/28/2023	1263263	PA STATE EMPLOYEES CU/PSECU	AMOUNTS DISBURSED TO CREDITOR	122.68
04/25/2023	1266071	PA STATE EMPLOYEES CU/PSECU	AMOUNTS DISBURSED TO CREDITOR	122.68
05/25/2023	1268940	PA STATE EMPLOYEES CU/PSECU	AMOUNTS DISBURSED TO CREDITOR	122.68
06/26/2023	1271839	PA STATE EMPLOYEES CU/PSECU	AMOUNTS DISBURSED TO CREDITOR	126.56
07/25/2023	1274585	PA STATE EMPLOYEES CU/PSECU	AMOUNTS DISBURSED TO CREDITOR	126.56
08/25/2023	1277361	PA STATE EMPLOYEES CU/PSECU	AMOUNTS DISBURSED TO CREDITOR	128.49
09/26/2023	1280093	PA STATE EMPLOYEES CU/PSECU	AMOUNTS DISBURSED TO CREDITOR	128.49
10/25/2023	1282809	PA STATE EMPLOYEES CU/PSECU	AMOUNTS DISBURSED TO CREDITOR	128.49
11/27/2023	1285483	PA STATE EMPLOYEES CU/PSECU	AMOUNTS DISBURSED TO CREDITOR	128.49
12/21/2023	1288066	PA STATE EMPLOYEES CU/PSECU	AMOUNTS DISBURSED TO CREDITOR	128.49
01/26/2024	1290751	PA STATE EMPLOYEES CU/PSECU	AMOUNTS DISBURSED TO CREDITOR	128.49
02/26/2024	1293398	PA STATE EMPLOYEES CU/PSECU	AMOUNTS DISBURSED TO CREDITOR	128.49
03/26/2024	1296051	PA STATE EMPLOYEES CU/PSECU	AMOUNTS DISBURSED TO CREDITOR	128.49
04/25/2024	1298710	PA STATE EMPLOYEES CU/PSECU	AMOUNTS DISBURSED TO CREDITOR	128.49
05/29/2024	1301423	PA STATE EMPLOYEES CU/PSECU	AMOUNTS DISBURSED TO CREDITOR	128.49
06/25/2024	1303948	PA STATE EMPLOYEES CU/PSECU	AMOUNTS DISBURSED TO CREDITOR	128.49
07/25/2024	1306556	PA STATE EMPLOYEES CU/PSECU	AMOUNTS DISBURSED TO CREDITOR	128.49
08/26/2024	1309123	PA STATE EMPLOYEES CU/PSECU	AMOUNTS DISBURSED TO CREDITOR	128.49
09/25/2024	1311714	PA STATE EMPLOYEES CU/PSECU	AMOUNTS DISBURSED TO CREDITOR	128.49
10/25/2024	1314240	PA STATE EMPLOYEES CU/PSECU	AMOUNTS DISBURSED TO CREDITOR	125.22
11/25/2024	1316803	PA STATE EMPLOYEES CU/PSECU	AMOUNTS DISBURSED TO CREDITOR	125.22
12/23/2024	1319199	PA STATE EMPLOYEES CU/PSECU	AMOUNTS DISBURSED TO CREDITOR	123.18
01/28/2025	1321696	PA STATE EMPLOYEES CU/PSECU	AMOUNTS DISBURSED TO CREDITOR	246.68
				<u>6,662.83</u>

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

DAVID FAKO  
KELLEY FAKO  
12 HARMONY DRIVE  
INDIANA, PA 15701

LAWRENCE W WILLIS ESQ  
WILLIS & ASSOCIATES  
201 PENN CENTER BLVD STE 310  
PITTSBURGH, PA 15235

PA STATE EMPLOYEES CU/PSECU  
POB 67013  
HARRISBURG, PA 17106-7013

2/27/25

/s/ Roberta Saunier

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Administrative Assistant  
Office of the Chapter 13 Trustee